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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
| 09/475,637      | 12/30/1999  | ROBERT L. TRITT      | 10098/6             | 6604             |

757 7590 02/25/2003

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CHICAGO, IL 60611

EXAMINER

RUDY, ANDREW J

| ART UNIT | PAPER NUMBER |
|----------|--------------|
|----------|--------------|

3627

DATE MAILED: 02/25/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/475,637

Applicant(s)

TRITT ET AL.

Examiner

Andrew Joseph Rudy

Art Unit

3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 01 October 2002 & 30 December 2002.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 30 December 2002 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.  
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some \* c) ☐ None of:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).  
\* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).  
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892) 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) ☐ Notice of Informal Patent Application (PTO-152)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) \_\_\_\_\_ 6) ☐ Other:

**DETAILED ACTION**

***Response to Amendment***

1. Claims 1-20 are pending.

***Drawings***

2. The substitute ABSTRACT received on 01 October 2002 is acceptable.
3. The corrected or substitute drawings were received on 30 December 2002. These drawings are acceptable.
4. Applicant's 30 December 2002 REMARKS have been reviewed. These REMARKS are convincing. Consequently, the rejections from Paper No. 7 dated 15 July 2002 are withdrawn.

***Claim Rejections - 35 USC § 103***

5. Claims 1-20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Smith et al., US 6,006,206. Smith discloses, e.g. Fig. 5, a method for accessing real-time financial information in a computerized system. The information is stored on a first and second record

keeping system, e.g. one or more data sources 110, 111 being different from each other, where client terminal sites 130-133 extracts and monitors the financial data via first or second response, e.g. cols. 5-12. Smith does not explicitly detail an account holder identification (ID) being associated with a first account. However, a data source status code for each data source is disclosed, col. 5, lines 40-55. Official Notice is taken that account identification associated with record keeping systems is common knowledge within the financial information community. To provide such for Smith would have been obvious to one of ordinary skill in the art. Doing such would correlate account ID with various multiple financial accounts. Likewise modern security concerns have taken into account multiple requests based on account ID's based on a wide hosts of formats. To have provided such for Smith would have been obvious to one of ordinary skill in the art, as would have been producing such on a computer program.

6. Applicant's 01 October 2002 Information Disclosure Statement has been reviewed.

Please note attached PTO-1449.

7. Further pertinent references of Interest:

Varma, US 6,349,291, discloses analysis of real-time financial data.

Northington et al., US 6,128,602, discloses analysis of real-time financial data.

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Karaev et al., US 5,802,518, discloses analysis financial data in different formats using identification codes.

Marshall, US 5,675,746, discloses analysis of real-time financial data.

8. Applicant is kindly requested to provide a copy of PTO-892, Notice of References Cited, from Paper No. 7 dated 15 July 2002, as it is presently missing from the PTO files.

***Conclusion***


9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andrew Joseph Rudy whose telephone number is 703-308-7808. The examiner can normally be reached on Tuesday thru Friday, 7:30 a.m until 6 p.m..

If attempts to reach the examiner by telephone are unsuccessful, Mr. Richard Chilcot, can be reached on 703-305-4716. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-7687 for regular communications and 703-305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

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February 22, 2003

  
Richard Chilcot  
Supervisory Patent Examiner  
Technology Center 2800  
3600

